

The Citizen-Journal

Vol. 124 No. 41

Boyer City, Michigan

Serving Boyer City, East Jordan and surrounding areas

Wednesday, Dec. 4, 2002

At A GLANCE

Time to ring the holiday bells in East Jordan

East Jordan will kick off holiday celebrations with the annual Festival of the Bells/Community Night event on Thursday, Dec. 5.

Beginning at 4 p.m., downtown businesses will offer special savings and open house activities. In keeping with the family shopping night theme, the East Jordan High School junior class will be offering childcare services at the Jordan River Art Center, 301 Main St., from 4-8 p.m. The cost is \$1, and kids will make a craft to take home.

The East Jordan Tour of Lights will take place in conjunction with the event, leaving from the Senior Center on Main Street at 5, 6, and 8 p.m. Inside the Senior Center, the East Jordan High School Spanish Club will once again hold their Holiday Mini-Mall from 6-8 p.m.

For more information, call the East Jordan Chamber of Commerce at 5367351.

Santa Claus to visit with kids in EJ on Dec. 7

It's beginning to look a lot like Christmas, so kids will surely be anxious to be on hand for Santa's arrival in East Jordan on Saturday, Dec. 7, with the annual Santa Parade.

The jolly old elf himself will arrive in style courtesy of the East Jordan Fire Department at 10 a.m., traveling down Main Street accompanied by a colorful group of helpers. His destination will be the Senior Center, where St. Nick will visit with kids and listen to their holiday wishes.

The event is sponsored by the East Jordan Lions and Lionsesses. For more information, call the East Jordan Area Chamber of Commerce at 536-7351.

Holiday craft show returns to Boyer City

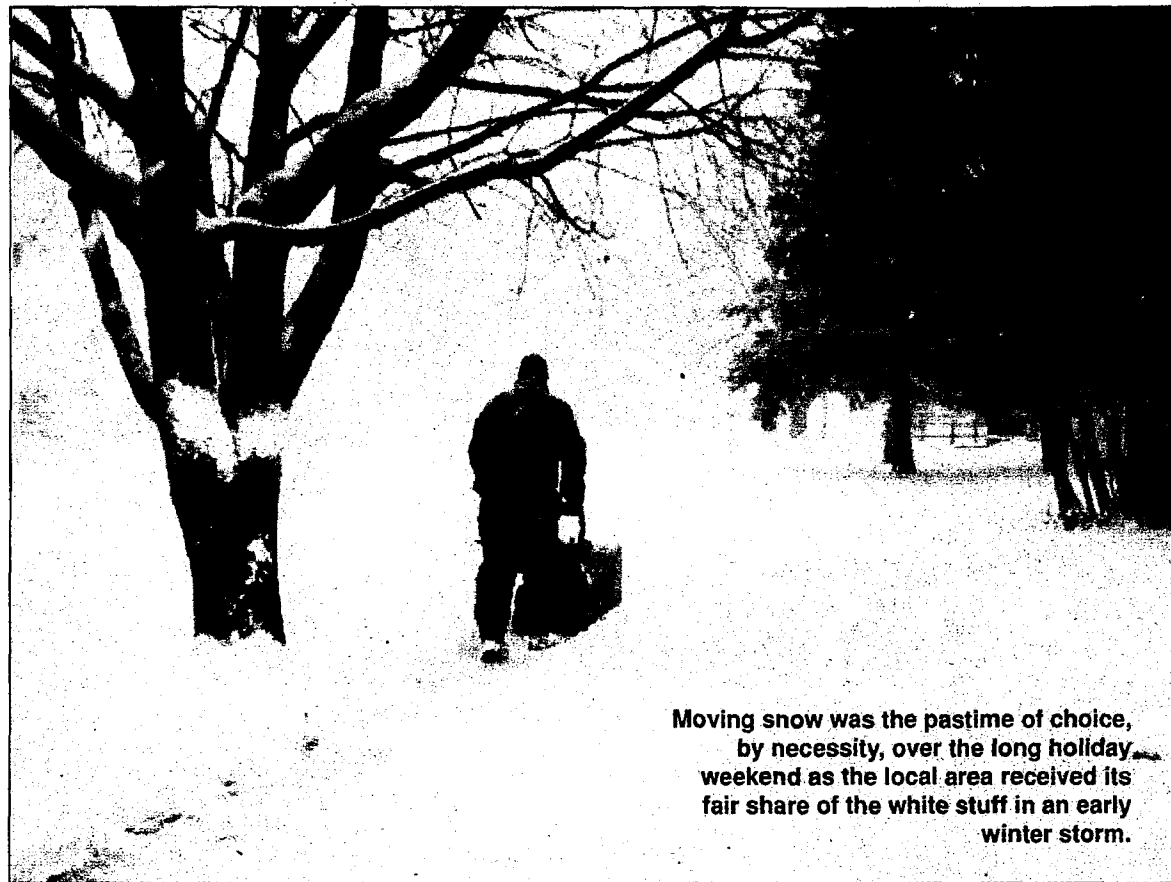
Just in time to get a jump on that holiday shopping, the annual Holiday Hobby Craft Show will be held on Saturday, Dec. 7, from 10 a.m.-4 p.m. at Boyer City Middle School.

In its 24th year, the show will feature 85 crafters offering items from holiday decorations to home decorating items to clothing and more. For more information, call Jill Patton at 439-8139.

EJ Greens Market to be held Dec. 6

The East Jordan Garden Club is holding its annual Greens Market, Bake and Christmas Craft Sale on Friday, Dec. 6, at the East Jordan Huntington Bank.

The sale will run from 9 a.m.-4 p.m.; club members advise customers to come early.



Moving snow was the pastime of choice, by necessity, over the long holiday weekend as the local area received its fair share of the white stuff in an early winter storm.

Ready or not

Winter makes an early visit to the area

Though the heavy snowfall caught some local residents off guard, making Thanksgiving look a little more like Christmas than Turkey Day, for local city crews everything was business as usual.

"It didn't bother us," said East Jordan Department of Public Works head Butch Breakey. Crews had been out earlier in the week clearing snow before the holiday, and by Friday night were out again, beginning with sand on slippery hills and then plowing as the snow began to fall.

"We had trucks out," Breakey said, "and then [the snow] covered it right back up. We'd go out and sand, and scrape the major streets, and then it would build up, and [we'd] go again.

"People didn't think we were doing anything," he laughed.

Anyone who attempted to clear their own driveway over the weekend had the same experience, no doubt. Accord-

please see SNOW on page 2

Cruisin' into town

St. Nick came to town in a different kind of sleigh in Boyer City last week, during the annual Santa Parade. Below, kids of all ages were all smiles riding the parade route.



photos by Vic Ruggles

Eveline Twp recall petitions invalid

Last week, a recall effort begun this summer involving two Eveline Township officials hit a snag as county clerk Jane Brannon declared the recently-submitted petitions invalid, due to a stipulation that filed signatures cannot be more than 90 days old for the petition to be valid.

The petitions, filed against Eveline Township supervisor Dan Skrzeczkoski and clerk Don Hayden in an effort led by local resident Nancy Ferguson, were originally accepted by Brannon's office, though they were later declared invalid when the error was discovered.

The wording of the petitions, approved by the county in August, sought to recall Skrzeczkoski based on claims that he "does not faithfully represent the citizens of Eveline Township," citing the following incidents: Skrzeczkoski refused to honor the written requests of 250 township residents regarding the unlawfulness of a wind-turbine generator ordinance adopted by the township; that Skrzeczkoski had deemed that unbinding advisory resolutions passed at township meetings by residents "didn't matter;" and that Skrzeczkoski had proposed certain property in the township be re-zoned to Mobile

Home Park Residential District R-4 without first consulting the township board, planning commission or a planning consultant.

Wording on the petition to recall Hayden claims that he has, "by actions and words" shown "deliberate disregard" for the ordinances and citizens of Eveline Township; that he intentionally omitted information required by law from a zoning amendment notice; demanded, while acting in the capacity of a public official, that a township resident "sit down and shut up"; and that he sarcastically said to a township resident that he will "see [her] in court."

The petition further states that Hayden should be recalled from office to be replaced by an Eveline Township citizen who will "respect the authority of the office and rights of citizens."

Once the wording had been approved, petitioners were required to collect 137 signatures on each petition to have the recall placed on the ballot. As submitted, the effort had garnered 165 signatures supporting a recall of Skrzeczkoski and 167 to recall Hayden.

Those pursuing the recall have indicated that they will try again.



Fine arts and crafts created by local artists are currently on display, and for sale, at the Jordan River Art Center in East Jordan.

Ringling in the holidays

Art patrons and friends enjoyed a festive opening at the Jordan River Arts Council's Members Art for Sale Exhibit last weekend, complete with an 11-foot Douglas fir adorned with hand-made ornaments, and plenty of snow falling outside.

The opening, held Sunday, Dec. 1, kicked off the annual event, which features a variety of fine arts and crafts, all for sale, exhibited by member artists. Those attending enjoyed refreshments served by the JRAC Board of Directors, and perused the exhibit accompanied by the Christmas music provided by members of the Little Traverse Chorale Society, including Roger Lilak, Ginger Allen, Mary Michelsen, and Judy Farrar.

The exhibit is open daily from 1-4 p.m. until Sunday, Dec. 15. A Family Night event is scheduled for Thursday, Dec. 5, from 4-8 p.m., during East Jordan's Community Night event. Children and parents can make Christmas ornaments together at the art center, or parents may leave their children in the care of members of the East Jordan High School junior class while they shop downtown.

The chairperson of the exhibit is Charles Hershberger. For more information, call him at 536-3365, or call the art center at 536-3385.

The Jordan River Art Center is located at 301 Main St., East Jordan.

Snow

continued from page one

ing to Corey Chaskelson, a meteorologist intern at the National Weather Service in Gaylord, the early culprit was good old-fashioned lake effect snow, capped off by an Alberta clipper, or arctic cold front, which moved through northwest Michigan on Sunday. All told, the weekend total accumulation locally was somewhere in the neighborhood of eight inches, though amounts varied in snowbelts and depending on proximity to water.

While the snowfall feels early, it's not, in fact, unheard of for the area this time of year, and temperatures are only slightly below the normal highs for the month. "Normal highs [for December] are the lower to mid-30s, depending on where you are in the area, [with those near Lake Michigan a little warmer," Chaskelson said. "Normal lows follow the same pattern," he added, with those closer to the lake experiencing average lows in the mid-20s, dropping to the teens as

the month progresses. Forecasts for the coming days indicate that the snow and cold is here to stay for awhile, with temperatures remaining in the 20s into the weekend, and a chance of snow showers each day.

East Jordan DPW head Breakey hopes that as long as the snowfall continues, drivers will be vigilant both for the safety of city crews and other motorists. Plow truck drivers, Breakey said, often encounter vehicles that "don't have their headlights on," neglect to brush the snow from their headlights, or clear off only enough of their windshield to create a "peephole."

Uncleared headlights, Breakey said, appear to plow drivers as "a couple of little dim candles," and often aren't seen until the last minute. "Every year, it's the same," Breakey said. "For 26 years I've been doing this here. Just about the time it gets to spring, everyone figures it out, and then come winter we start all over again."

Snow a factor in fatal accident

Two Boyne Falls residents were involved in a weather-related auto accident over the weekend, in which one Antrim County resident was killed.

According to the Antrim County Sheriff's Department, Alvin Giddings, 54, of Boyne Falls, was driving with his wife and their six-year-old grandson on U.S. 131 near M-32 in Warner Township, when a vehicle driven by Bethany Burgdorf of Gaylord spun out of control and crossed the center line, striking Giddings' pick-up truck.

The Giddings and Burgdorf's daughter, a passenger, were treated and released from Northern Michigan Hospital.

Burgdorf's 10-month-old grandson, who was also a passenger, was killed, and Burgdorf was listed in serious condition at Northern Michigan Hospital. The accident remains under investigation.



Don Black returned to Boyne City in October as postmaster.

Familiar face at the helm of Boyne City Post Office

The new postmaster at the Boyne City Post Office will likely look familiar to many local postal patrons.

Sworn in last week, Don Black is no stranger to Boyne City, having worked in the office from 1994-2000, as a clerk and carrier.

"It's very nice," Black said of his return to Boyne, noting that his previous experience in the town means a shorter adjustment period, both for himself and the customers.

"They like to see a familiar face as well," he said.

Though the job's just been made official, Black has actually been at his post since Oct. 5. Sworn in on Nov. 26, the event was made more special by the fact that the man doing the honors was Black's father-in-law Phil Williams, the post office operations manager for the 496 and 497 area.

Making the day an even busier one for the family was the fact that Black's mother-in-law Sally Williams was sworn in earlier in the day as the postmaster of Burt Lake.

Due to his relationship with Phil Williams, Black's job will be overseen by a different supervisor than the Boyne City postmaster would traditionally have. That job will be handled by Sylvia Taylor out of Grand Rapids.

Having taken his first job with the post office in Gaylord in 1993 while first dating his wife, Randi, Black found a seasonal position turning into a career opportunity.

After his six year stint in Boyne City, Black returned to Gaylord as a supervisor.

Black is thrilled with his new post, finding comfort in familiar territory.

"It's going great," he said. "I'm recognizing a lot of faces."

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AFTER 20 YEARS OF SERVING BOYNE SENIORS, JEAN SHAW IS Ready to retire

For Boyne City's Jean Shaw, retirement hasn't been a big priority. At the age of 86, however, she's decided it's time to take a break.

After more than 20 years working for the Charlevoix County Commission on Aging at the noontime meals at Boyne City's Senior Center, Shaw is hanging up her serving spoon for good.

"I'm 86, it's time to retire," Shaw said with a laugh. "I need to get in the corners a little better." Not that it's been easy to come to that conclusion. Work, for Shaw, has always been a sort of therapy; suffering from rheumatoid arthritis and osteoporosis, Shaw's doctor has long told her that she needs to "keep moving."

It's advice that she's heeded, to her benefit thus far. "It's kept me going," she said. "I enjoyed it."

In fact, she's always enjoyed it, both the food service and the people. Prior to her 20 years at the Boyne City Senior Center, Shaw spent years working in the kitchen at the Grosse Pointe War Memorial downstate. She'd also worked previously at a restaurant. "I love to work with food," she said.

Over the years, she's gotten to know a lot of familiar faces, and became a familiar face to many, first as a volunteer for the Commission on Aging and later as a paid employee. "There were the regulars you knew would always be coming in," she said, "and then there'd be some new ones now and then."

Though she was only paid for three hours per day, it was well known that Shaw would always show up early and leave late. Said the Senior Center's Terri Powers, "her hours were 10 to 12, but she'd be here at 8:30 [a.m.]."

"That's alright," Shaw said, waving off the notion that she'd done any-



Jean Shaw has long been a familiar face at the Boyne City Senior Center's daily lunches. Shaw retires this month after 20 years.

thing special. If she was already up and ready, she said, she felt that she might as well show up and help set up tables or whatever else might need to be done. "I like to do that," she said.

In fact, Shaw said that what she'll miss most is just that — having somewhere to get ready to go to. Not that she'll be sitting idle. "I'll come for lunch," she said.

A RETIREMENT party will be held on Thursday, Dec. 12, from 11 a.m.-12 noon in Shaw's honor at the Boyne City Senior Center. Cake and ice cream will be served, and the public is invited to stop in and wish her a happy retirement.

The Boyne City Senior Center is located in City Hall at 319 N. Lake St.

STUDENT OF THE WEEK

East Jordan

NAME: Michelle Britt
PARENTS: Kelly and Geoff Britt
GRADE: Junior
SCHOOL ACTIVITIES: National Honor Society, SADD Vice-President, Cheerleading, Soccer
HOBBIES AND INTERESTS: I do my homework! And occasionally go to the movies.
FUTURE PLANS: Attend Grand Valley State to become an elementary teacher, hopefully Kindergarten.

FAVORITE CLASSES: Communication Arts III and Government

NOMINATING COMMENTS: "Michelle really pays attention to detail and always produces quality work," said Jen Richardson. "She's very nice to her classmates and has a great sense of humor."

"Michelle is a dedicated and serious student who has a great sense of humor," said MerriSue Cardwell.

"Michelle is a conscientious student who completes each assignment to the best of her ability," said Alice McPherson. "Keep up the good work!"

"Michelle has an outstanding work ethic," said Lance Bailey. "She has the attitude and desire to better herself as a learner. Great kid!"



Michelle Britt

Boyne Falls

NAME: Amber Simon
PARENTS: Jon and Betty Simon
GRADE: Sixth
FAVORITE CLASS: Reading/Writing
HOBBIES AND INTERESTS: Running
FAVORITE TEAM: Michigan Wolverines
FAVORITE COLOR: Blue
FAVORITE FOOD: Pizza
FAVORITE BOOK: Harry Potter books
FAVORITE MOVIE: Harry Potter and the Chamber of Secrets

NOMINATING COMMENTS: "Amber is a conscientious and thoughtful student," said Mrs. Gregory. "She offers insight into many issues above and beyond my expectations. Amber is an asset to her class!"



Amber Simon

Jordan River Fish Hatchery looking for 'friends'

The Jordan River National Fish Hatchery is seeking supporters to join a 'Friends' group for the hatchery. The group, currently in the planning stages, is intended to assist in development of a deeper appreciation and understanding in the community of the hatchery and its mission in restoring lake trout to the Great Lakes.

A non-profit group, the "Friends" would provide support for projects and educational programs by raising public awareness, creating environmental learning opportunities, and financially backing programs and projects through fund-raising activities.

Some areas of involvement "Friends" members might assume are assisting staff in biological projects and studies, funding and building

projects to improve and expand facilities, offer tours to groups and the general public, and sponsor special events.

Located in the Jordan River Valley, the Jordan River National Fish Hatch-

ery has been in operation since 1964, under the direction of the U.S Fish and Wildlife Service.

For more information or to become involved with the "Friends" group, call hatchery manager Rick Westerhof

at (231) 584-2461.

Those interested are also invited to stop in at the hatchery, 6623 Turner Rd., Elmira.

Office hours are Monday through Friday, 7 a.m.-3:30 p.m.

Camp Quality to host Teen Winter Camp

Eleanor West and Nancy Ferguson of Camp Quality of Michigan, have been planning this year's "Teen Winter Adventure Camp," scheduled this year for Dec. 13-15.

The goal of the camp is to allow teens affected by cancer to play in the snow again, and enjoy other winter activities.

All accommodations and events are free for the teens. Skiing and accommodations will take place at Boyne Mountain USA, located in Boyne Falls.

Camp Quality is a year-round support system for children with cancer and their families. The "Teen Winter Adventure Camp" is for teenagers between the ages of 13 and 18. There will be a hospital staff resident in camp the entire weekend to care for all medical needs.

The Teen Camp is community funded, and offered to the children free of charge.

Parents of children with cancer are invited to call Eleanor at 582-2471 or Nancy at 547-2285 to receive a camp registration form or for further information.



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OPINION

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LETTERS

All those responsible for BC auditorium deserve thanks

TO THE EDITOR:

Recently the Boyne City Fine Arts Auditorium was the site of two grand events. If you missed them, you missed some of Boyne City's finest hours. These were just the beginning of so much more to come. We were so proud to see our local kids performing on the stage along with accomplished artists from New York City, one of which graduated from Boyne City High School a few years before I did.

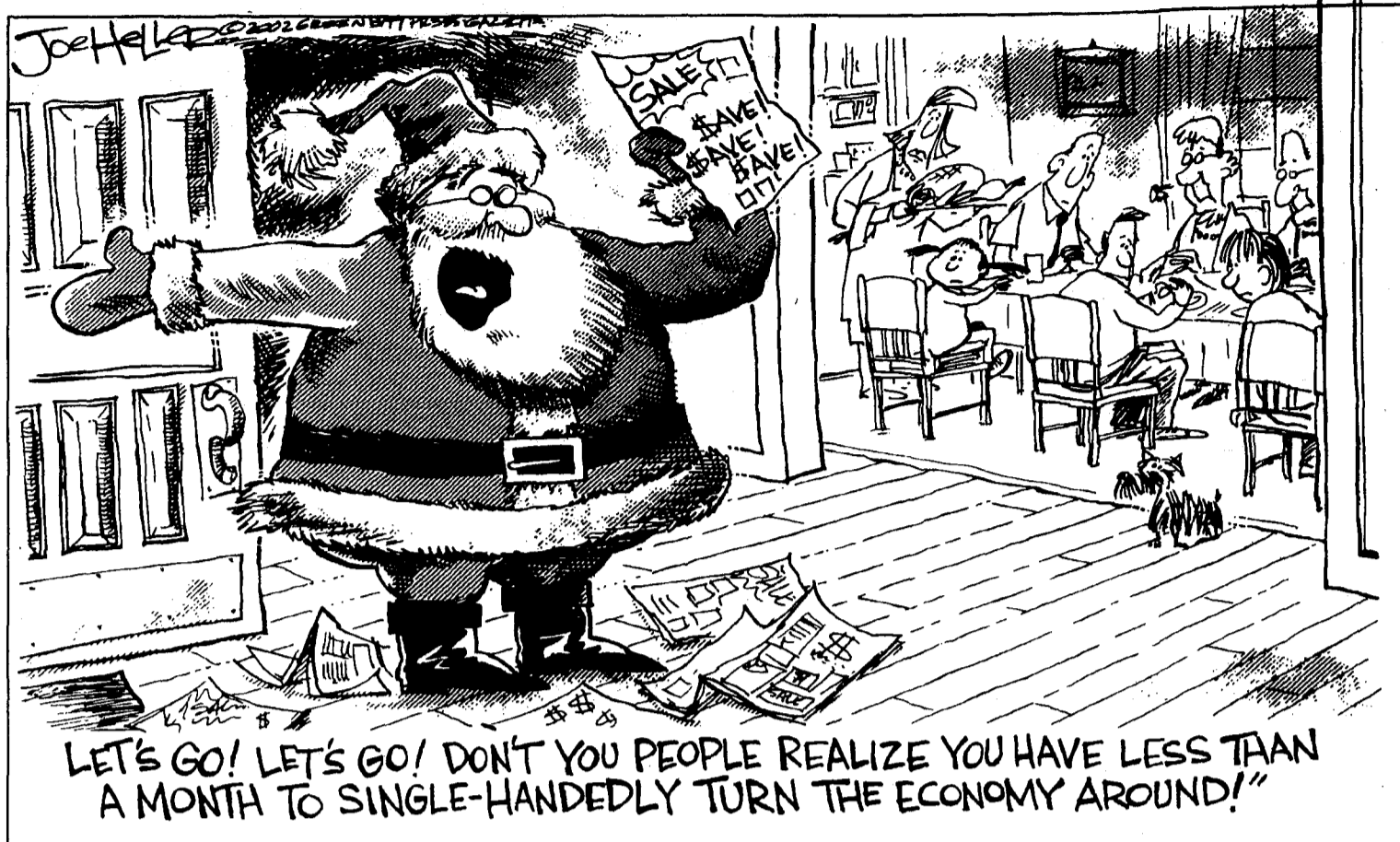
All of this is possible only as a result of the support of our community for building our fine new school and the hard work of a number of individuals and organizations, including the Boyne City Foundation For Educational Excellence.

I am proud to be a member of the Board of the Foundation For Educational Excellence, and I want to thank them for letting me be a part of this dedicated team that has contributed to so many wonderful things to our community, including the auditorium and the sports complex. One of our next endeavors will be work in the area of career and technical education.

As my wife and I were talking about the events of the weekend, we noted that there was one person who did not get the public recognition and thanks they deserved for all of the contributions made to these fine facilities. So now, I would like to publicly thank Jill Compton for all the hard work that she put in to the school system and fine arts. Thanks Jill!

I would encourage everyone to make sure they get to see the new auditorium. It is yet another reason we have to be proud of Boyne City and that makes it such a great place to live.

John D. McLeod III



A Mom's Life

Change is good, but not always easy

By CINDI PLACE

A long holiday weekend, lots of food, fun and family. High expectations for the perfect weekend, but plans for a very special time, since this would probably be the last time our family would look like it always had. In a few weeks, we would gain a son-in-law and begin to share our daughter.

We each had different hopes for these next few days. Some of us just wanted to sleep in. Others wanted to stay up late and talk. Of course everybody wanted to eat... a lot. But, even without speaking about it, we found ourselves just wanting to be together and enjoy this time as a family.

We watched videos, all cuddled together on the couch. We Christmas shopped like the old days, separating into little groups so that gifts could be purchased in secret. Only this time, the kids had their own money to spend. That's progress I guess. And we laughed, a lot.

Listening to our kids teasing each other and enjoying sharing memories from when they were little ones, I realized that yes indeed, these children of ours are pretty good kids. And even more important, they really love each other. I know not all parents are lucky enough to have that revelation. And, honestly, there have been times when we thought that teenagerhood and early adulthood would be the end of us.

But if we've learned anything as parents, it's that if we

expect our kids to make us proud, then generally they will strive to do so.

As our weekend draws to an end, I find myself holding on to those apron strings. I get up early (unheard of in our household), I make a special breakfast and even make coffee for the grown-up son (it hardly seems right to tell a 6'2" tall young man that coffee will stunt his growth).

And as the two eldest get ready to return to their homes and school, I give them both a big hug. And try to hang on tight for just a few more minutes. I know that they are both happy and doing what they have always dreamed of doing.

And I know that change is good. I just wish it wasn't quite so hard.

CHECK IT OUT

Donations in lieu of fines will help community

By NANNETTE MILLER

Here at the library we are all about service to the community. This is why, every December, we allow people to pay off fines for overdue books by contributing items for the Community Christmas Baskets.

From Dec. 2 to Dec. 20 bring in non-perishable food items, new mittens, hats, scarves, socks, unwrapped toys or books to pay off those pesky fines. Now is the perfect time to get those overdue library books off your table (and your conscience), and donate to a worthy cause at the same time.

This year, even past fines can be paid by contributing items for the Christmas baskets, although it only applies to fines for materials that were returned late.

If a book has been lost or damaged, it still must be paid for.

Another way you can contribute to your community is to donate to the library. We have a "wish list" of items that will help us do a better job for you, or donations are always welcome for the Endowment Fund.

Enjoy this holiday season, and let your generosity help brighten someone's life.

(Nannette Miller is director of the Boyne District Library.)

MANY THANKS

JRAC's holiday art fair a success thanks to many hands

The Board of Directors of the Jordan River Arts Council would like to thank the following volunteers for helping to make the Holiday Art Fair the best ever. If a volunteer was inadvertently not mentioned please call the Art Center, 536-3385.

Chairpersons: Pat Tinney, Barb Worgess, and Kathy Albright.

Kitchen: Marge and Tom Teske, Patrick Teske, Patti and Richard Hodge, Pat and Carl Bloom, Charles

Hershberger, Howard Ellis, Maggie Matthews, Jyll Nietupski, Shirley and Fred Vollback, Tom and Cheryl Sothard, Jane Diller, John Stevens, Diane and Ed Strzelinski, Frannie Bluhm, Barb Worgess, and Margaret Manor.

Door: Debbie Carey, Cele Malpass, Linda Chase, Arlane Russell, Barb Pearsall, Jean Pardee, and Jane Diller.

Clean up: Ron Warnos, Jane Diller, John Stevens, Cheryl and Tom Sothard, Cal and Melissa Prins, Jill

Anderson, Barb Worgess, and Robert Worgess.

Signs: Carl Bloom, Gordon Anderson, and Rod Tinney. Elves: Margaret Thompson, Franny Bluhm, and Julie Poindexter.

JRAC Booth: Whitney Hershberger, Matt Malpass, Julia Shultz, Michelle Britt, and Stephanie Stelk.

Carl Bloom, president
Jordan River Arts Council

Contributions to Walk for Warmth made a difference

On behalf of Northwest Michigan Human Services Agency, I would like to thank Boyne USA, the First Presbyterian Churches of Petoskey and Harbor Springs, Hale Manufacturing, Honeywell, Lexalite employees, Lexamar, Rentals R Us of Indian River, and Shepherd in the Pines Lutheran Church for their generous support of this year's Walk for Warmth.

Also, many thanks to all of the individuals and businesses of our local communities who participated in the walk. Your contributions of money, food, and supplies really helped make our walk successful. Thanks to all,

we are now "back in business" helping the needy families of Antrim, Charlevoix, and Emmet Counties with heat-related emergencies.

I hope you realize what a truly wonderful gift you have given. Our goal is to have no family go without heat this winter, and we now have a much better chance of accomplishing that goal. Our next walk is tentatively set for Nov. 8, 2003.

Becky McGeorge
Northwest Michigan Human Services Agency

CORRECTIONS

Due to a typesetting error, last week's column From The Centre by Bernadette Beyer about holiday rituals referred to the Jewish celebration of Hanukkah with its "eight candies." It should have read "candles."

In the Nov. 20 edition of The Citizen-Journal, an item on the November Veteran of the Month listed the maiden name of veteran honoree Herbert Gould's wife incorrectly. It should have read Evelyn Eola Brandt. We regret the error.

WE WELCOME YOUR LETTERS TO THE EDITOR.

The best read letters are brief and on a topic of local interest. Our deadline is Friday at 5 p.m. Letters are printed on a space-available basis.

The Citizen Journal

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NEIGHBORS

By NANCY NORTHUP

CONGRATULATIONS go out to Janenne Irene Harrington and Herman Pung, who exchanged marriage vows on Thanksgiving Eve at Harvest Barn Church in East Jordan. The aisles were lined with candles as Pastor Kimon Criner performed the lovely ceremony, followed by a reception in the church fellowship hall.

JERRY KELTS was pleased with the good turnout on Thanksgiving Day at the VFW hall. Appreciated also were the abundance of donations and the volunteers helping so everyone there enjoyed a delicious traditional holiday feast!

CAL AND HELEN DEMING were Thanksgiving dinner guests of Tom and Jody Clemens and family. Mike and Lynn Shaw, Helen Shaw, and Mark Shaw were also guests. There was a lot of good food and fellowship, and everyone went home stuffed and happy.

OLIVER JODWAY of Litzenburger Place is now a Boyne City Housing Commission Board Member as well as president of Litzenburger Place Resident Council.

THANKSGIVING DAY dinner guests of Jim and Linda Felton were her parents, Fay and Jean Limron, Scott Cutler, and Mark and Dawn Felton and family.

DAN AND JULIE SCHMITTDIEL of Chicago were here to spend the Thanksgiving holiday, with his mother, Marie, and her family, the Bill and Mary Dunlop family. Andrew and Sandy Schmittiel of Birmingham also joined family here.

JANET AND JIM SHEPHERD returned to their home in Boyne from Orange Park, Fla. last Tuesday after spending several days visiting their daughter Jill Williams and friend Stan Nickhah. A little shocking to the senses it was, boating and sunburn one day and returning to snow the next!

YES, IT IS truly "Winter Wonderland" time once again and it most likely will stay around for a while. Reports came in on Saturday about white

out conditions, like you couldn't really see your neighbor's house or across the lake. Sunday morning started out quiet and calm but then snow and more snow fell and swirled round and round and snow banks grew. We may as well enjoy it, and I know the children and the skiers will!

LINDA AND GENE TOWNE of Boyne City recently enjoyed sharing the 15th birthday of their grandson, Joel, the son of their daughter and husband Jerry and Jay Bates in Ludington.

JERRY AND BRENDA SWARTZ enjoyed entertaining five of their six children on Thanksgiving. Son Michael was here from South Dakota, and son Jim and fiancé Traci were here from Libertyville, Ill., son Greg and wife Annie and their six children of Walloon Lake, son Randy and two children of Boyne (wife Angela was not well enough to attend, so she and son Curtis stayed home), and daughter Dawn and husband Mark Felton and three children of Boyne. Neighbor girls, Jennifer and Ashley Lockery also joined the family for a wonderful time.

CHUCK MAASCH, long time family friend, has returned to Lapeer, after having spent 10 days at the home of Flo Kominski. His annual deer-hunting trip, sad to say, was unsuccessful. Others here with Flo for about four days were her grandsons, Todd and Jacob Athey and their dad, Jene Athey of Wolverine. They spent Thanksgiving in Gaylord at the home of her son, Rodney Waldron and family.

MARY AND MERLE CARSON had a very nice Thanksgiving at their house with daughter Karen and her husband Ken and children, Christopher, Corey, Cameron and Katie, of Davison; daughter Linda and John Chew of East Jordan; daughter Connie and Todd and baby Jenna of Boyne City and her sister, Pat Souder of Boyne City. "Of course," said Mary, "we managed to wear some of it off with a shopping trip to Gaylord on Friday!" Christopher was treated to a couple days of deer hunting with Uncle Todd; no luck, but had fun!

GATHERING AT THE home of Caroline McCleary for Thanksgiving dinner were her sons,

Mike and Patrick. Out-of-town family included Chris and Erika McCleary and daughter, Riley and Shawn and Natalie McCleary and children, Alex and Isaiah all of Grand Rapids.

THANKSGIVING VISITORS at the Charlie Staneks were, Barb, John, Matt, Niki and Garrett Imel, Amy and Dean Richards, Jessica and Aaron Olund, Alan Olund, Betsy, Rick, Cody and Candice Olund, Chonnie, Dale, Casey and Bobby Holzschu, Charles, Noah, and Holly Stanek and Carrie.

HAPPY BIRTHDAY to Keisha Crozier of Traverse City on Dec. 2. She and Kathryn Kircher still hold the Boyne City High School record for track relay.

SHIRLEY CROZIER of Evangeline Chapter #95, Order of the Eastern Stars, has been appointed as grand organist for the Grand Chapter, Order of the Eastern Stars of Michigan. It has been over 50 years since Boyne City's OES Chapter has had a grand officer.

HAPPY 13TH anniversary to Todd and Cinda (Crozier) Shumaker on Dec. 16 and happy birthday to Cheyenne Shumaker, 12 years old on Dec. 15.

RON REINHARDT, who was recently elected as County Commissioner, will be resigning from the Wilson Township Board in order to take his newly-elected position. Congratulations, Ron, for many faithful years on the Township Board. We will miss you and wish you good luck in your new endeavor.

DEE REIHER, summer resident of Deer Lake from Pearland, Texas, is recuperating slowly, but feeling well after a bout with meningitis just before she left. Having spent several days at Northern Michigan Hospital in Petoskey, she is reportedly "tired, but making progress." She'd love to hear from all her friends, she does take the Boyne paper. Her address is: Dee Reiher, 2707 Breezy Pine, Pearland, Texas 77584.

(To submit an item Nancy at 582-9174 or e-mail her at neighbors @gtlakes.com)

COMMUNITY CALENDAR

BLOOD DRIVE
Monday, Dec. 16
St. Matthew Parish Guild will sponsor a blood drive from 1-6:45 p.m. at the St. Matthew's Catholic Church, 1303 Boyne Avenue in Boyne City.

EAST JORDAN FOOD PANTRY
Every Monday & Thursday
The East Jordan Food Pantry is located at 601 Bridge St., in the basement of the Health Center. Pickup or donation hours are Monday and Thursday from 9 a.m.-12 noon.

BOYNE FOOD PANTRY
First & third Mondays
Food pick-up hours are on the first Monday of the month from 10 a.m.-noon and third Monday from 5-7 p.m., or on Tuesday if a holiday falls on Monday.

BOYNE CITY SCRAPBOOKING
Second Monday
A Boyne City Scrapbooking Night will be held on the second Tuesday of each month from 6:30 to 11 p.m. at the Boyne District Library Community Room. Participants should bring own supplies. All skill levels are welcome. There is no fee to attend. For more information, call 582-1853.

EAST JORDAN OPEN GYM
Tuesdays
The East Jordan community Education adult open gym will meet every Tuesday, Nov. 19 through March 25, 7-9 p.m., at the East Jordan Elementary School gym. The cost for admission is \$1. No children or students will be permitted to play. You must be at least 18 years old to participate. Bring your own equipment. For more information, call 536-2250.

TOPS MEETING
Wednesdays
The TOPS (Taking Off Pounds Successfully) club will meet on Wednesdays from 9:30-11 a.m. at the Friend-

ship Center in Petoskey. For more information, call Val at 526-3226.

GRANDVUE AUXILIARY
Second Thursday
The Grandvue Auxiliary meets the second Thursday of each month, except for the months of January and February, when no meetings are held. Anyone interested in learning more about Grandvue or volunteering is invited to attend a meeting, or call Helen Deming at 582-6278.

KIWANIS OF BOYNE
Thursdays
Interested persons are invited to join the Kiwanis of Boyne for coffee, camaraderie, and community service every Thursday morning at 7 a.m. at Robert's Restaurant in Boyne City.

VETERAN ASSISTANCE
Thursdays
A Service Officer will be at the American Legion Post #228 of Boyne City every Thursday from 4-6 p.m. Any veteran seeking assistance may visit the Post at the corner of Lake and Main streets in Boyne City or call 582-7811 at that time. Boyne Ave., Boyne City.

AA MEETINGS
Weekly
The Boyne Valley Group of Alcoholics Anonymous meets in the basement of St. Matthew's, 1303 Boyne Ave., Boyne City. Times: Sunday 1 p.m.; Monday 12 noon, 8 p.m.; Tuesday 12 noon; Wednesday 12 noon (Big Book Study); Thursday 12 noon, 6:30 p.m. (Big Book/Step Study), 8 p.m.; Friday 12 noon, 8 p.m. The first Friday of each month, an "Open Speaker" meeting is open to family and friends.

To have your event included in the community calendar, call 582-6761 or e-mail citizen@voyager.net.

Petoskey Cinema
December 6 - 12
347-9696

8 Mile - R
7 nightly
Thurs., Sat & Sun at 2
Harry Potter - PG
Mon.-Thurs. at 7
Fri. at 6:30 & 9:30 • Sat. at 2:30, 6:30 & 9:30
Sun. at 2:30 & 7
Santa Clause 2 - G
7 & 9 nightly
Thurs., Sat & Sun. at 2 & 4
Die Another Day - PG
7 & 9:20 nightly
Thurs., Sat. & Sun. 2 & 4:20
Treasure Planet - PG
7:15 & 9 nightly
Thurs., Sat. & Sun. at 2:15 & 4
Extreme Ops - PG-13
9:10 nightly
Thurs., Sat & Sun. at 4:10
Solaris - PG-13
7:15 & 9:20 nightly
Thurs., Sat. & Sun. at 2:15 & 4:20
Adam Sandler's 8 Crazy Nights - PG-13
7:10 & 9:10 nightly
Thurs., Sat. & Sun. at 2:10 & 4:10
Analyze That - R
7 & 9 nightly • Thurs., Sat. & Sun. at 2 & 4
Friday Midnight Show
Tuesday Matinee at 2 - 4 p.m.
Adult \$6.50, Child \$5.00, Senior \$5.50
At 4 pm all seats \$5.00
Matinee all seats \$5.00

Bellaire Theater
533-8725
Harry Potter - PG
at 7 nightly

Gaylord Cinema West
(517) 731-9766

Santa Clause 2 - G
7:10 & 9:10 nightly
Sat. & Sun. at 2:10 & 4:10
Harry Potter - PG
Mon. - Thurs. at 7
Fri. at 6:30 & 9:30 • Sat. at 2:30, 6:30 & 9:30
Sun. at 2:30 & 7
Die Another Day - PG-13
7 & 9:20 nightly
Sat. & Sun. at 2 & 4:20
Solaris - PG-13
9:15 nightly • Sat. & Sun. at 4:15
Treasure Planet - PG
7:15 nightly
Fri., Sat. & Sun. at 2:15
Adam Sandler's 8 Crazy Nights - PG-13
7:15 & 9 nightly • Sat. & Sun. at 2:15 & 4
8 Mile - R
7 & 9:15 nightly • Sat. & Sun. 2 & 4:15
Tuesday Senior Matinee at 2pm
All seats \$2.50
December 6 - 12

Boyne City School Boosters
300 Club Drawing
and the \$100 winner is...
Jill Towne-Patton
November 30
Thank you for your support.
All proceeds benefit the Booster project.

WEEKLY Health Tips
By Steve Czerkes Pharmacist

HEALTH TIPS FROM MEDICAP PHARMACY

FOOD FOR THOUGHT
Mom was right! Breakfast is still the most important meal of the day. Recent studies have shown that people who eat breakfast: perform better in school, have healthier body weights, and are less likely to catch colds. It appears that a bowl of healthy cereal is a better choice than many "fast food" options which have nearly four times more calories and fat. One study found that those who had cereal for breakfast were less depressed, had less perceived stress, and were less likely to smoke or drink alcohol.

582-4545 MEDICAP PHARMACY.
104 S. Lake St. • Boyne City
Hours: Mon-Fri 9-6 • Sat 9-1:30
Ample parking behind store front

STUDENT NEWS

The following local students are featured in the 36th annual edition of "Who's Who Among American High School Students":

LAKEISHA BURKS, JESSICA CLARK, JOSH CUTRIGHT, MARCIE DIENER, SARAH FERREE, MICHAEL FOLLETTE, MATTHEW GUSMANO, NICOLE HELLSTROM, MATTHEW JUSZCZYK, GREGG LOTESKEY, JENNIFER KUHN, MEGAN LEWIN, CASSANDRA, BEN PLACE, ASHLEY SMITH,

JESSICA BUSH, ANDREA COOPER, TYLOR DANIELS, KAYLA EATON, LILLIAN FLORENSKI, MAUREEN FRUGE, DANIELLE HADIX, REBECCA HOESLI, BETH KARKOSAK, JEFFREY J. KRUZEL JR., VANESSA LEGG, MELINDA MCCUTCHEON, MELISSA PERSONS, and MARGAUX ROWLEY.

The Northern Lakes Conference recently announced students selected for the fall sports All-Academic and All-Conference teams.

Boyne Falls' **MELISSA ANTHONY** and **MEGAN PERNICANO** were named to the All-Academic team.

To qualify, students must be a jun-

ior or a senior with a grade point average of 3.5 or better.

Named to the All-Conference team was **KAYLA REYNOLDS** of Boyne Falls.

BOYNE CINEMA
582-3212
December 6 - December 12

TREASURE PLANET - PG
Friday at 7 & 9
Saturday at 2, 4:30, 7 & 9
Sunday at 2, 4:30, & 7
Monday - Thursday at 7

HARRY POTTER: Chamber of Secrets - PG
Friday at 6:30 & 9:30
Saturday at 3, 6:30 & 9:30
Sunday at 3 & 7
Monday - Thursday 7
No Special

Adults \$5 • Kids, Seniors, Matinees \$4

Sportsmans PIZZA TRIVIA
Stop in this Thursday 5-9 p.m. Answer this trivia question and receive \$2 OFF any pizza. Dine-in only

This Friday & Saturday Yankee Station

How many pool tables does the Sportsmans have?

Sportsmans
Downtown Boyne City • 582-6362

Jordan River Arts Council Members "Christmas Art for Sale"

Jordan River Arts Council
December 1-15, 2002
1 - 4 p.m. Daily
301 Main Street
East Jordan, Michigan

Handmade gifts
Reasonably priced

You are invited to:
Jordan River Arts Council
Family Craft Night
Thursday, Dec. 5
4-8 p.m.

- Make a Christmas Ornament
- Special Kids Shopping
- Babysitting while parents shop
- Refreshments

MEDICAL DIRECTORY

CHIROPRACTIC
PILLARS TO STAND ON

- Computer Spinal Analysis
- Spinal Rehabilitation
- Nutritional Counseling

We Handle All Types of Muscular/Skeletal Injuries

Blue Cross/Blue Shield
P.P.O. Approved Provider

Dr. Christopher D. For
http://www.unmet.com/for

5 WEST MAIN STREET • BOYNE CITY
231-582-2844

Dentist Gregory J. Klinker D.D.S.

Delta & Blue Cross Participant

108 S. Lake Street
East Jordan
(231) 536-3307

Hours:
Mon 9-6
Tues-Thurs 8:30-5
Wed 7-3

Dr. Steven A. Voci Optometrist

New Patients Welcome!

601 Bridge St. 103 Clinton
East Jordan, MI 49727 Charlevoix, MI 49720
536-2240 547-2901
24 Hour Emergency Care
1-877-997-3871

MEDICAP PHARMACY. We'll always make time for you.

Prescription Delivery • Naturals & Alternatives
Custom Made Medications • Compounding Pharmacy
Most Insurance Plans Accepted

582-4545

104 S. Lake St. • Boyne City • Next To Fifth Third Bank
Hours: M-F 9-6 • Sat 9-1:30
Ample parking behind store front

Hearing Aids with Free Batteries For Life
Ask Us How!

Dr. Michael W. Koskus
Professional Hearing Aid & Audiology Service

820 Arlington, next to Lockwood McDonald Hospital in Petoskey, MI
231-348-3666 • 800-968-8080

BELLAIRE FAMILY AND COSMETIC DENTISTRY

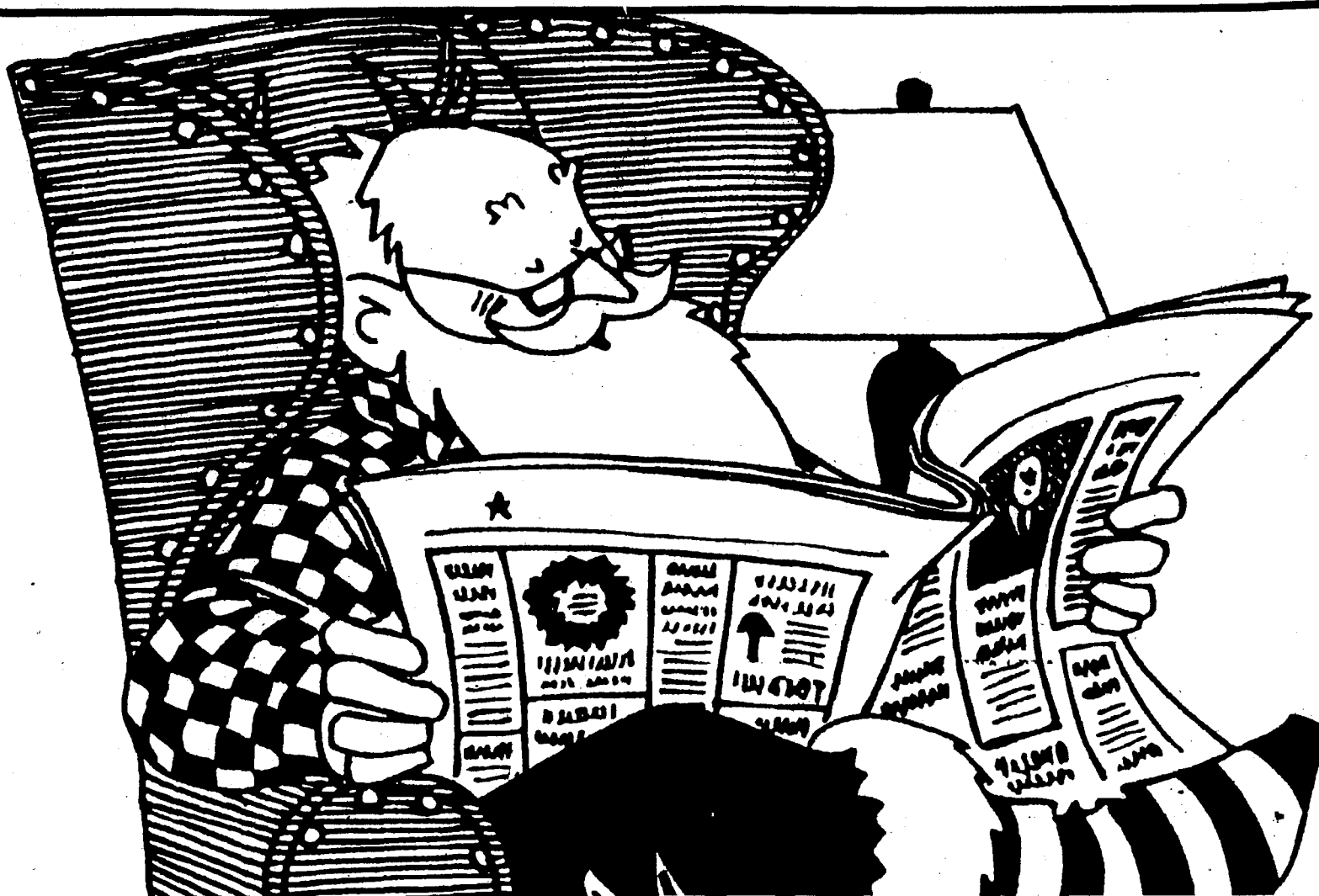
Brian Rathke, D.D.S.
H.A. VanLooy, D.D.S.
Todd Rathke, D.D.S.

We are committed to providing quality, comprehensive care to our community and emphasize the early prevention of disease.

Members: ADA, MDA, RDDS, AGD

New Patients Welcome!

4631 S. M-88 Hwy., Bellaire
(231) 533-8712



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when he sees one!*

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Name: _____

Address: _____

Address: _____

City: _____ State: _____ Zip: _____

City: _____ State: _____ Zip: _____

Clip and mail to: The Citizen-Journal • P.O. Box A, Boyne City, MI 49712

• \$27.50 per year in-county • \$32 elsewhere

For more information call: (231)582-6761 for details.

Students learn peer mediation at EJES

On Nov. 21, 29 fourth and fifth graders from East Jordan Elementary graduated from a five-week Peer Mediation Training facilitated by Lois Brewer, East Jordan Elementary School's AmeriCorps Member. Students learned skills to help other people work through their conflicts in a more positive way by encouraging listening and empathy. The following students are East Jordan Elementary School's fourth grade peer mediators: Molli Andor, Amber Barnum, Brandi Bartlett, Kaylee Berreth, Derek Boyer, Brady Brennan, Katie Carter, Logan Carson, Don Halbert, Cheryl Hoppe, D.J. Jacobson, Sarah Jordan, Jessica Kinner, Derek Malpass, Syndal Morris, Katie McKernon, Rachael Osbourn and Natasha Peters. Fifth grade peer mediators: Jennifer Arnott, Travis Braman, Danielle Burgher, Dillon Hughes, Sandra



Students recently demonstrated the skills they've learned to parents and staff.

Lewis, Andrew Nemecek, Taylor Rinkel, Clarissa Sarasin, Erika Shuler, Britney Sumner and Haylee Tieber.

CLUBS & ORGANIZATIONS

Boyne City Yacht Club

A gala dinner event was held at the Weather Vane Restaurant in Charlevoix on Saturday, Nov. 9 to recognize the contributions of the 2002 Officers and Board of the Boyne City Yacht Club, as well as install the new officers and board for 2003.

The evening began with a social hour where members were able to meet new members and greet friends, which followed by a sit-down dinner. The meeting was called to order by Master of Ceremonies Jeff MacFarlane, who gave a brief overview of the past year's activities. Gratitude was expressed to outgoing board members Pam Greetis, Phoebe Wietzke, Bill Kenifeck, and Doug Wright for their efforts.

Commodore Hank Ross turned the title over to 2003 Commodore Bob

Nakoneczny. Hank will now serve on the board in an advisory capacity. Lois Bolan continues as secretary, while Mike Sheehan turns his treasurer duties over to Mary Anne Newman and takes on the position of race fleet captain. George Ellwanger is the new vice-commodore; Marcia Newkirk is rearcommodore and Kathie Carter is cruise fleet captain. Other directors are Bill Gallaher, ship's store; Candy Greene, membership and mailing; Chris Brown, publicity and mailing; and Forest Wortman, club historian.

The club has a membership in excess of 450 from locales ranging from Boyne City to Texas and California. With no official headquarters (and none desired) the club is able to keep its membership fee to the grand sum of \$20 per year. Activities abound



Bob Nakoneczny

throughout the year, each funded with a fee appropriate to the activity. New members are always welcome and should contact membership director Candy Greene at 582-2434.

Ernest Peterson Post 228

At the regular meeting of Ernest Peterson Post 228, held Nov. 7, the following letters were read; from Gen Varnum thanking the Post for the opportunity to be part of providing a new flag for high school auditorium; invitation to join Legion bowling league and request from Peg Crozier for Alzheimers walk donation which was honored with \$25.

Youth chairman Maxine Hough reported that none of the schools have responded to any Legion programs to date and that the Post hasn't received payment from Carter's or Glen's for classroom flags placed in the new school.

Adjutant Mathers stated that October was a good month for bingo and that membership dues are still being

received. Chaplain Gondzar reported on Veterans who are sick, disabled or have answered the final call.

Plans are near completion for Dec. 7 and Dec. 14 building use and dinner.

The Christmas party will be Saturday, Dec. 28, with final arrangements to be decided at the December meeting.

The 19th District meeting will be at East Jordan on Dec. 8 with the meal at 12 noon.

The next regular meeting will be Dec. 5 at the Post home.

Chx County Genealogical Society

The Charlevoix County genealogical Society's next meeting will be at 7 p.m. on Thursday, Dec. 5.

The meeting will be held in the community room of the Boyne District Library, 201 E. Main Street, Boyne City.

The meeting will be a forum to discuss recent genealogical finds and to help with any "brick walls" individuals may be working on in research.

Anyone in the area interested in their family's history is invited to attend.

There will be no regular meeting in January. The next meeting will be Thursday, Feb. 6, 2003.

PUBLIC NOTICES

NOTICE TO TAXPAYERS AND ELECTORS OF THE CITY OF BOYNE CITY AND TO USERS OF THE CITY'S WATER SUPPLY AND SEWAGE DISPOSAL SYSTEM OF INTENT TO ISSUE REVENUE BONDS AND THE RIGHT OF REFERENDUM RELATING THERETO

PLEASE TAKE NOTICE that the City Commission of the City of Boyne City, Charlevoix County, Michigan, intends to issue and sell Water Supply and Sewage Disposal System Revenue Bonds pursuant to Act 94, Public Acts of Michigan, 1933, as amended, in one or more series in an amount not to exceed Two Million Dollars (\$2,000,000), for the purpose of paying all or part of the cost of acquiring and constructing additions, extensions and improvements to the existing Water Supply and Sewage Disposal System together with all necessary structures, equipment, furnishings and all appurtenances and attachments thereto.

SOURCE OF PAYMENT OF BONDS

THE PRINCIPAL OF AND INTEREST ON THE BONDS SHALL BE PAYABLE solely from the revenues received by the City from the operations of the water supply and sewage disposal system, except as provided below in the case of bonds sold to the Michigan Municipal Bond Authority in connection with the State of Michigan's Drinking Water Revolving Fund program. The revenues will consist of rates and charges billed to the users of the system, a schedule of which is presently on file in the office of the City Clerk. The rates and charges may from time to time be revised to provide sufficient revenues to provide for the expenses of operating and maintaining the system to pay the principal of and interest on the bonds and to pay other obligations of the system and to provide reserves therefor.

BOND DETAILS

THE BONDS will be payable in annual installments not to exceed twenty-five (25) in number, with interest rates on the unpaid balance of the bonds from time to time remaining outstanding to be determined at upon sale of the bonds but in no event to exceed such rates as may be permitted by law.

ADDITIONAL SOURCES OF PAYMENTS IN THE EVENT BONDS ARE SOLD TO MICHIGAN MUNICIPAL BOND AUTHORITY

IN THE EVENT THAT THE CITY DEEMS IT DESIRABLE TO SELL THE BONDS TO THE MICHIGAN MUNICIPAL BOND AUTHORITY, THE CITY MAY BE REQUIRED TO PLEDGE FOR THE PAYMENT OF THE BONDS MONEY RECEIVED OR TO BE RECEIVED BY THE CITY DERIVED FROM IMPOSITION OF TAXES BY THE STATE AND RETURNED OR TO BE RETURNED TO THE CITY AS PROVIDED BY LAW, except for money the use of which is prohibited for such purposes by the State Constitution. The City may enter into an agreement providing for the payment of taxes, which taxes are collected by the State and returned to the City as provided by law, to the authority or a trustee, and such funds may be pledged for the payment of the Bonds.

THE CITY MAY ALSO BE REQUIRED BY THE MICHIGAN MUNICIPAL BOND AUTHORITY TO PLEDGE ITS LIMITED TAX FULL FAITH AND CREDIT AS SECURITY FOR THE BONDS, IN WHICH EVENT DEBT SERVICE ON THE BONDS SHALL BE PAYABLE EITHER FROM REVENUES OF THE SYSTEM OR FROM AD VALOREM TAXES THAT MAY BE LEVIED ON ALL TAXABLE PROPERTY IN THE CITY, SUBJECT HOWEVER, TO CONSTITUTIONAL, STATUTORY AND CHARTER TAX RATE LIMITATIONS.

RIGHT OF REFERENDUM

THE BONDS WILL BE ISSUED WITHOUT A VOTE OF THE ELECTORS UNLESS A PETITION REQUESTING SUCH A VOTE SIGNED BY NOT LESS THAN 10% OF THE REGISTERED ELECTORS OF THE CITY IS FILED WITH THE CITY CLERK WITHIN FORTY-FIVE (45) DAYS AFTER PUBLICATION OF THIS NOTICE. IF SUCH PETITION IS FILED, THE BONDS MAY NOT BE ISSUED WITHOUT AN APPROVING VOTE OF A MAJORITY OF THE QUALIFIED ELECTORS OF THE CITY VOTING THEREON. If such a petition is filed, the bonds cannot be issued unless approved by a majority vote of the electors of the City voting on the question of their issuance.

THIS NOTICE is given pursuant to the requirements of Section 33, Act 94, Public Acts of Michigan, 1933, as amended.

ADDITIONAL INFORMATION will be furnished at the office of the City Clerk upon request.

Sue Hobbs
Clerk, City of Boyne City



This holiday season, be a Scrooge - on energy by purchasing a new ultra-high efficiency Arcoaire furnace. A new 92% AFUE Arcoaire furnace installed by WEST CLIMATE CONTROL, INC. will ensure that you get maximum heat from every dollar of fuel.

We now offer financing! Call today for details!

Arcoaire
Air Conditioning & Heating
www.arcoaire.com

Systems purchased by January 31, 2003 will receive a FREE ten-year parts and labor warranty!

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WEST CLIMATE CONTROL, INC.

Places of Worship

Boyne City United Methodist Church
324 S. Park St. • Boyne City MI 49712
582-9776
Church Services:
9:30 am: Sunday School for all ages
11 am: Worship Service
Christmas Play Dec. 8th
at the 11 am service

Trinity Fellowship Church
401 State St. • Boyne City
582-2551
Pastor: Paul Wise
Associate Pastor: Bryan Shook
Sunday School 9:30 a.m.
Sunday Worship 10:30 a.m.
Wed. Family Night 7:00 p.m.
Everyone is Welcome!



East Jordan United Methodist Church

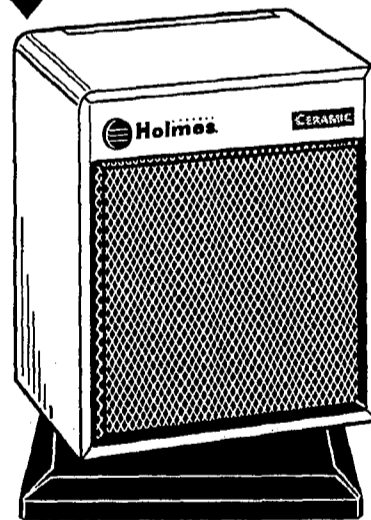
Corner of Fourth & Easterly
Worship Service: 9:00 a.m.
Sunday School: 10:00 a.m.

D. Michael Maurer, Pastor

CHURCH OFFICE: (231) 536-2161
M-F 9:00 a.m. - NOON
Parsonage: (231) 536-7596

Share the Faith

BARGAIN OF THE MONTH



Holmes
14.99

Ceramic Heater Two heat settings at 1000/1500W, plus thermostat. Features automatic safety shutoff and an adjustable tilt base. M 839 426 6

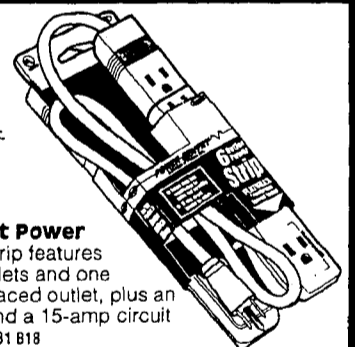
BARGAIN OF THE MONTH

2-Pack

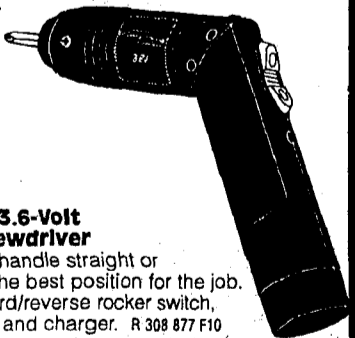
POWER ENTRY, INC.

377

2-Pk. 6-Outlet Power Strips Each strip features five regular outlets and one transformer-spaced outlet, plus an on/off switch and a 15-amp circuit breaker. E 854 331 818



BARGAIN OF THE MONTH



9.99

Power Glide 3.6-Volt Cordless Screwdriver

Use it with the handle straight or angled to get the best position for the job. Includes forward/reverse rocker switch, screwdriver, bit and charger. R 308 877 F10

East Jordan

True Value.
Help Is Just Around The Corner.

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201 Mill St., East Jordan
231-536-8121

Holiday Calendar

East Jordan

JRAC MEMBERS ART FOR SALE

Dec. 1-19
The Jordan River Art Center will host the annual members' Art for Sale event through Dec. 19. The art center is located at 301 Main St. in East Jordan. For more information, call 536-3385.

LIONS CLUB TREE SALE

Weekends, Dec. 1-22
The East Jordan Lions Club annual tree sale will begin on Sunday, Dec. 1, and will continue on Fridays, Saturdays, and Sundays through Dec. 22, or until gone. The sale will be located at the corner of Bridge and Water Streets in downtown East Jordan.

SNO-MOBILE BREAKFAST

Sundays, Dec. 1-29
A snowmobile breakfast will be held at the East Jordan Snowmobile Club on Mt. Bliss Road in East Jordan from 7 a.m.-12 noon.

FESTIVAL OF THE BELLS/ COMMUNITY NIGHT

Thursday, Dec. 5
Downtown businesses will be taking part in the annual Community Night event, with special deals and open house activities.

The annual **East Jordan Tour of Lights** will leave from the senior center in downtown East Jordan at 5, 6 and 8 p.m.

The **Holiday Mini-Mall**, sponsored by the East Jordan High School Spanish Club, will be held at the senior center on Main Street from 6-8 p.m.

Designated as **Family Shopping Night**, the event will feature childcare services provided by the East Jordan High School junior class, from 4-8 p.m. at the Jordan River Art Center, 301 Main St.

LIVE NATIVITY

Thursday, Dec. 5
At the East Jordan Presbyterian Church, 207 Williams St., from 6-8 p.m.

GREENS MARKET AND BAKE SALE

Friday, Dec. 6
The East Jordan Garden Club will hold its annual Greens Market and Bake Sale event at the Huntington Bank from 9 a.m.-5 p.m.

SANTA PARADE/VISIT WITH SANTA

Saturday, Dec. 7
Santa will arrive in East Jordan with the annual Santa Parade down Main Street at 10 a.m. After the parade, Santa will visit with kids in the senior center. The event is sponsored by the East Jordan Lions and Lionesses.

MAKE AND TAKE DAY

Saturday, Dec. 7
Families are invited to take part in a Make and Take Day at Raven Hill Discovery Center, from 10 a.m.-12 noon and 12:30-2:30 p.m. For more information, call 536-3369.

EJES K-1 CHRISTMAS PROGRAM

Monday, Dec. 9
The East Jordan Elementary School kindergarten and first grade classes will present "The ABCs of Christmas" at 7 p.m. at the elementary school gym.

EJES 2-3 GRADE CHRISTMAS PROGRAM

Tuesday, Dec. 10
The East Jordan Elementary second and third grade classes will present "Around the World at Christmas" at 7 p.m. in the elementary school gym.

PHOTO WITH SANTA

Tuesday, Dec. 10
Karen Walker Photography will be offering photos with Santa for a donation of food, a toy, or \$5 for the food pantry's annual Care and Share program.

EJES 4-5 GRADE CHRISTMAS PROGRAM

Wednesday, Dec. 11
The East Jordan Elementary fourth and fifth grade classes will perform "A New World Christmas" at 7 p.m. in the elementary school gym.

EJMS WINTER BAND CONCERT

Thursday, Dec. 12
The East Jordan Middle School band will give its winter band concert at 6:30 p.m. in the middle school gym.

COMMUNITY BAND HOLIDAY CONCERT

Sunday, Dec. 15
The Jordan Valley Community Band will perform its annual holiday concert at 2 p.m. in the East Jordan High School auditorium.

DINNER WITH SANTA

Tuesday, Dec. 17
Area families are invited to enjoy dinner with Santa Claus from 4:30-7 p.m. in the East Jordan Elementary School cafeteria. The cost is \$2 per person.

EJHS HOLIDAY BAND CONCERT

Wednesday, Dec. 18
The East Jordan High School band will perform a holiday concert at 7:30 p.m. in the high school auditorium.

CHRISTMAS EVE SERVICE

Tuesday, Dec. 24
A Christmas Eve service will be held at the Evangelical Lutheran Church in East Jordan at 7:30 p.m.

HOLIDAY OPEN HOUSE

Saturday, Dec. 28
Raven Hill Discovery Center, 4503 Fuller Rd., East Jordan, will host a holiday open house from 5-8 p.m.

Boyne City

HOLIDAY HOBBYCRAFT SHOW

Saturday, Dec. 7
The annual Holiday Hobbycraft Show will be held from 10 a.m.-4 p.m. at the Boyne City Middle School (formerly the Boyne City High School).

CHRISTMAS BAZAAR

Saturday, Dec. 7
The United Methodist Church of Boyne City will hold its annual bazaar from 9 a.m.-3 p.m., featuring baked goods, candy, toys, crafts, Christmas gifts and more. A luncheon will be served from 11 a.m.-1:30 p.m., at a cost of \$4 for adults and \$1.50 for children 10 and under. The church is located at 324 S. Park St., Boyne City.

BCES CHRISTMAS SING 2002

Thursday, Dec. 12
At 6:30 p.m., the Boyne City

Elementary School kindergarten and second grade classes will present their annual holiday show, followed at 7:30 p.m. by the first and third grade classes. Both performances will take place at the Boyne City High School Performing Arts Center.

TROLLEY TOUR OF LIGHTS

Saturday, Dec. 14-Monday, Dec. 23
The Boyne City Lions and Boyne City Rotary Club are sponsoring Boyne City's annual Trolley Tour of Lights at 6 and 7:30 p.m. on each day, Dec. 14-23. Bring a canned good for the Boyne Area Community Christmas program to Boyne Country Books in exchange for a ticket to ride the trolley (everyone who wishes to ride the trolley must have a ticket to board). The trolley leaves from Boyne Country Books.

BCES FOURTH GRADE SHOW

Thursday, Dec. 19
The Boyne City Elementary fourth grade class will present "The Elves Impersonator" at 7 p.m. at the Boyne City High School Performing Arts Center.

BOYNE AREA COMMUNITY CHRISTMAS

Friday, Dec. 20
The Boyne Area Community Christmas volunteers will be packing food, clothing, toys and other donated items for pick-up and delivery at the Knights of Columbus Hall in Boyne City, beginning at 10 a.m. Donations of money, new toys, hats and mittens, and non-perishable foods are being accepted until the day of the event. Volunteers are needed to help pack items and for delivery. For more information, call 582-8152.

To have an organization's holiday event included in The Citizen-Journal's Holiday Calendar, call 582-6761.
Items can also be e-mailed to citizen@vayager.net or mailed to P.O. Box A, Boyne City, MI 49712.
We will print as many items as space allows.
The deadline is Friday at 5 p.m.



Holiday cheer

After last week's Santa Parade in Boyne City, St. Nick settled in at the Dilworth Inn to hear the holiday wishes of a bevy of eager kids, like cub scout Austin Weisler, at left. Lots of area kids, like these Brownies pictured below, got into the spirit, donning festive costumes as they traveled the parade route downtown.



Great Lakes Orchestra to give holiday performance of Handel's 'Messiah'

The Little Traverse Choral Society and the Charlevoix Community Chorale join the Great Lakes Chamber Orchestra in a presentation of Handel's "Messiah" on Dec. 14, 7:30 p.m. at the Charlevoix High School auditorium and again on Dec. 15 at 4 p.m. at the Cross in the Woods, Indian River.

Ellen Addington will conduct the collaborative effort with a cast of soloists.

The Great Lakes Chamber Orchestra has expanded its performance schedule in this its second season by adding the collaborative concert. The orchestra believes that such concerts are an integral element of its mission in bringing live orchestral music to northern Michigan.

Free will donations will be accepted and supporting membership for the ensembles will be available at the performances.

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Registration
deadline
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Dec. 5

CHRISTMAS**SHOPPING SPREE!***Register to win The Citizen-Journal***\$250 \$150 \$100****Christmas shopping spree!*****Here's How To Win
The Shopping Spree!***

1. The FREE Citizen-Journal Christmas Shopping Spree contest runs for four weeks beginning in The Citizen-Journal Nov. 13, 2002, through Dec. 4, 2002.
2. Person 18 years and older may register once each day at any participating Sponsor. No purchase necessary. Employees and family members are not eligible to enter at employer's business.
3. All entries must be received by Thursday, Dec. 5, 2002. One ticket will be drawn at each Sponsor's store, as the Store finalist will be eligible for the \$250, \$150, or \$100 Grand Prize. All store finalist names will be published in The Citizen-Journal Dec. 11, 2002.
4. All eligible Store Finalists' tickets will be entered in the Grand Prize Drawing to be randomly drawn by the staff of The Citizen-Journal. The winner receives \$250, \$150, or \$100 in Shopping Certificates. Good at any Sponsor's store(s). Winners must agree to use the name and photo for promotional purposes.
5. Grand Prize Winner will be announced in The Citizen-Journal Dec. 18, 2002. Prizes must be utilized by Dec. 31, 2002.

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582-0988

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582-6663

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582-9961

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582-6514

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104 S. Lake St.
582-4545

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108 Water St.
582-2900

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105 Water St.
582-6547

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114 Water St.
582-7020

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 • Use of border \$1 additional
 • All ads paid in advance

ANNOUNCEMENTS

BOYNE RIVER STORAGE 868 State St. The contents of the following unit are to be sold at public auction at the above address on Saturday, Dec. 7, at 10 a.m. Unit #4 - Rowland, misc. household items. 11/20-12/4

FARM

NATURALLY RAISED, grass-fed Shetland lamb. About 25# hanging weight. Processed by local Michigan butcher. Available late December. 582-3206. 11/20-12/4

MISC. FOR SALE

CHRISTMAS TREES all sizes. choose and cut or pre-cut blue spruce. \$4 per foot including tax. Before snow closes seasonal roads from Boyne City on Boyne City-Charlevoix Road, 9.6 miles from Boyne City light to Maple Grove turn right, jog right at Church Road. Anytime go 10.8 miles to Burgess at Dunmaglas follow Brooks Hills Tree Farm signs to 8773 Maple Grove Rd. Potted firs and blue spruce trees all year. 347-8319. 11/27-12/18

MOBILE HOME 14x70 at Lake View Village in Boyne City for sale. Great condition. 582-5074.

FOR RENT

BOYNE CITY two bedroom condo in quiet residential setting. Walk to downtown one block from beach and harbor. Lease/deposit, no pets. \$675 a month. 582-7135. 11/27-12/11

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HELP WANTED

DIRECT CARE STAFF needed to care for mentally and/or physically challenged adults. New provider and managers seeking workers in Boyne City. Cooking, cleaning, transporting guys and gals in the community are some duties. Full and part-time positions. Full-time includes vacation, sick and insurance benefits. No experience needed. \$7.75-\$8 hr. Call (989) 733-7105. 11/20-12/4

EVELINE TOWNSHIP has an opening for a secretary to the planning commission effective immediately. Applicants must be residents of Eveline Township. Candidates will be expected to attend all planning commission meetings, usually at 7 p.m. on the second Tuesday of each month, but can vary; keep minutes of the meeting; provide notices of the meeting as prescribed by law; distribute meeting minutes as required; post notices; keep files of public hearings and zoning changes; and other duties as prescribed by the chairman of the commission or township board. Applicants should send resumes to Eveline Township supervisor Dan Skrzeczowski at 03560 M-66 N. Charlevoix and be prepared for interviews at the monthly board meeting to be held Dec. 10, 2002 at 7 p.m. S/Don Hayden, Eveline Township clerk. 11/27-12/4

PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Allan Barash and Debra S Guzman, husband and wife, to Bank One, N.A., mortgagee, dated Aug. 11, 2000 and recorded Aug. 18, 2000 in Liber 394, Page 735, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Three Hundred Thirty-Four Thousand One Hundred Ninety-Two and 17/100 Dollars (\$334,192.17) including interest at the rate of 10.63% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Dec. 6, 2002.

The premises are located in the Township of Bay, Charlevoix County, Michigan, and are described as:

Portion of Lot lying East of road easement center line: Beginning on the South line of Lot 6 of the recorded plat of East Bay, 931.15 feet South 78 degrees 13 minutes 30 seconds East from the Southwest corner of said lot; thence North 1 degree 34 minutes 12 seconds East 17.30 feet; thence North 24 degrees 33 minutes 10 seconds West 135.85 feet to the North line of said Lot 6; thence South 80 degrees 57 minutes 13 seconds East 206.06 feet; thence South 79 degrees 24 minutes 38 seconds East 578.88 feet to the Shore of Walloon Lake; thence South 39 degrees 16 minutes 55 seconds West along said shore 71.75 feet; thence South 20 degrees 13 minutes 10 seconds West along said shore 28.25 feet; thence North 86 degrees 33 minutes 30 seconds West 583.80 feet; thence North 78 degrees 13 minutes 30 seconds West 90.26 feet to the point of beginning; being a

PUBLIC NOTICES

part of Lot 6 of the recorded plat of East Bay.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Dated: Nov. 6, 2002
ORLAND ASSOCIATES PC Attorneys for Bank One, N.A., As Mortgagee
 P.O. Box 5041
 Troy, MI 48007-5041
 (248) 457-1000
 File No. 224.0592

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has

PUBLIC NOTICES

been made in the conditions of a mortgage made by Allan Barash and Debra S. Guzman, wife, (original mortgagors) to Bank One, N.A., Mortgagee, dated Feb. 23, 2000 and recorded March 15, 2000 in Liber 384 on Page 388, Charlevoix County Records, Mich., on which mortgage there is claimed to be due at the date hereof the sum of TWO HUNDRED SIX THOUSAND FORTY-FIVE and 46/100 dollars (\$206,045.46) including interest at 5.650% per annum.

Under the power of sale contained in the mortgage and the statutes in such case made and provided, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix, Mich. at 11 a.m. on Jan. 17, 2002.

Said premises are situated in the CITY OF BOYNE CITY, Charlevoix County, Michigan, and are described as:

Portion of Lot lying East of road easement center line: Beginning on the South line of Lot 6 of the recorded plat of East Bay, 931.15 feet South 78 degrees 13 minutes 30 seconds East from the Southwest corner of said lot; thence North 1 degree 34 minutes 12 seconds East 17.30 feet; thence North

PUBLIC NOTICES

24 degrees 33 minutes 10 seconds West 135.85 feet to the North line of said Lot 6; thence South 80 degrees 57 minutes 13 seconds East 206.06 feet; thence South 79 degrees 24 minutes 38 seconds East 578.88 feet to the Shore of Walloon Lake; thence South 39 degrees 16 minutes 55 seconds West along said shore 71.75 feet; thence South 20 degrees 13 minutes 10 seconds West along said shore 28.25 feet; thence North 86 degrees 33 minutes 30 seconds West 583.80 feet; thence North 78 degrees 13 minutes 30 seconds West 90.26 feet to the point of beginning; being a part of Lot 6 of the recorded plat of East Bay.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of the sale.

Dated: Dec. 4, 2002
FOR INFORMATION, PLEASE CALL:
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 Trott & Trott, P.C.
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All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18.

This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1-800-669-9777. The toll-free telephone number for the hearing impaired is 1-800-927-9275.

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LOTS AND ACREAGE

BREATHTAKING VIEWS of Lake Charlevoix from this building site for \$109,500. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554.

LAKE CHARLEVOIX VIEWS! Large building site in-town Boyne City swimming beach across street. \$159,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554.

SPECTACULAR VIEW of Lake Charlevoix; 1 wooded acre parcel that adjoins Avalanche Mountain in Boyne City. Wooded lot, private building site. Motivated seller price just reduced to \$99,900. Call: Jeff Wellman RE/MAX of Boyne 231-582-0097 or 800-968-5092.

LOTS AND ACREAGE

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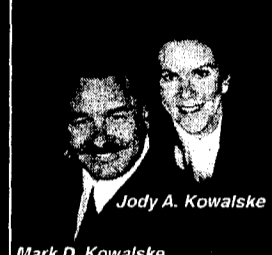
LAKE CHARLEVOIX - panoramic views from this Hawkridge condominium, 1,000 sq. ft. 3 bedroom, 3 bath, 1 car garage. \$269,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554.

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CUTE AS A BUTTON! 3 bedroom home in Boyne City with garage on large private lot. \$109,900. Call Jody Kowalske, CENTURY 21 Up North 231-582-6981/6554.

Dynamic Duo



Jody A. Kowalske
Mark D. Kowalske




LAKE CHARLEVOIX - LANDINGS CONDOMINIUM!! 3 BR, 3 BA, fully furnished with boat slip, sandy beach and swimming pool. Great location in Boyne City! \$384,900 Call Jody or Mark Kowalske at (231)313-3621 or 3721.

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231 E. Water St. BOYNE CITY
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Website: www.century21upnorth.com
Doug Hoessl - Broker/Owner

Century 21

It's not just finding a house.
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JUST COMPLETED, new 3 BR, 2-1/2 BA home. Spacious oak kitchen with island, stone fireplace with gas log. Vaulted ceilings, hardwood floors on main level, tile floor in baths. Nice basement. Full length cedar deck. \$219,900

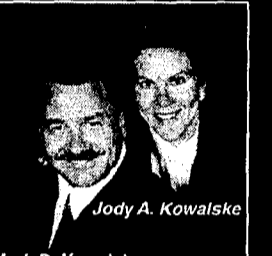


SETTING ON A HIGH BLUFF overlooking Boyne City and Lake Charlevoix. This is the spot to watch the 4th of July fireworks from. Spectacular spacious craft-style home with all the amenities. Still with a unique cottage feel. Built for energy & entertaining. This home has it all, from views to spaciousness. Priced to sell at \$480,000.

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Doug Hoessl - Broker/Owner

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Jody A. Kowalske
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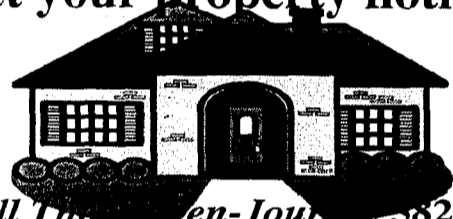
FREE Market Analysis CALL 582-6981 1-800-431-2121

Professionalism with a personal touch

FREE Video!

Century 21 Up North

Get your property noticed!



Call The Citizen-Journal 582-6761

PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Scott E. Pair and Roxanne M. Pair, husband and wife (original mortgagors) to Countrywide Home Loans, Inc., Mortgagee, dated May 3, 1996, and recorded on May 10, 1996 in Liber 300 on Page 59 in Charlevoix County Records, Mich., on which mortgage there is claimed to be due at the date hereof the sum of FIFTY-TWO THOUSAND THIRTY-FOUR AND 87/100 dollars (\$52,034.87), including interest at 7.250% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Mich. at 11 a.m., on Dec. 20, 2002.

Said premises are situated in CITY OF CHARLEVOIX, Charlevoix County, Mich., and are described as: Lot 81, UPRIGHT AND HURLBUTS ADDITION to the Village (now city) of Charlevoix, according to the recorded plat thereof.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Nov. 13, 2002
Mustangs

FOR INFORMATION, PLEASE CALL: Mustangs 248-593-1306
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File # 200231128

SHORT FORECLOSURE NOTICE
Charlevoix County
PETER M. SCHNEIDERMAN & ASSOCIATES, P.C., IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

USED FOR THAT PURPOSE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by: Kevin J. Fineout and Lynne A. Fineout, husband and wife to Old Kent Bank, Mortgagee, dated Jan. 23, 1996, and recorded on Jan. 25, 1996, in Liber 294, on page 983, Charlevoix County Records, Michigan, and assigned by said mortgagee to GMAC Mortgage Corporation, by an assignment dated April 1, 2001, and recorded on May 2, 2001, in Liber 417, on Page 261, Charlevoix on which mortgage there is claimed to be due at the date hereof the sum of SEVENTY SIX THOUSAND SEVEN HUNDRED NINETY THREE AND 26/100 dollars (\$76,793.26), including interest at 7.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Jan. 10, 2003.

Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are described as:

Lot 6 of Shangri-La-Valley, recorded in liber 2 of plats, pages 236 and 237, Charlevoix County Records. (15-15-100-006-00)

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Nov. 13, 2002
GMAC Mortgage Corporation, Mortgagee
Peter M. Schneiderman & Associates, P.C.
30300 Northwestern Highway, Suite 222
Farmington Hills, MI 48334

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Elton E. Crothers and Trudy L. Crothers, husband and wife, to Capstone Mortgage Corporation, mortgagee, dated Aug. 18, 1999 and recorded Aug. 26, 1999 in Liber 370, Page 774, Charlevoix County Records. Said mortgage is now held by Provident Consumer Financial Services by assignment dated Aug. 18, 1999 and recorded on March 27, 2000 in Liber 384, Page 986, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Fifty-Six Thousand Sixty-Seven and 30/100 Dollars (\$56,067.3) including interest at the rate of 10.95% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Jan. 10, 2003.

The premises are located in the City of East Jordan, Charlevoix County, Mich., and are described as: Lot 2 and 3, Block G, Stone's Addition to the Village of South Lake (Now City of East Jordan) according to the plat recorded in Liber 1 of Plats, Page 46, Charlevoix County Records.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a third party buys the property and there is a simultaneous resolution with the borrower.

Dated: Dec. 4, 2002
ORLAND ASSOCIATES PC
Attorneys for Provident Consumer Financial Services, As Assignee
P.O. Box 5041
Troy, MI 48007-5041
(248) 457-1000
File No. 210.0983

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS
Decedent's Estate
File No. 02-010462-DE
Estate of Mary Ann Yoak, a/k/a Mary Ann Shaw, deceased. Date of birth: April 11, 1927.

TO ALL CREDITORS: NOTICE TO CREDITORS: The decedent, Mary Ann Yoak, a/k/a Mary Ann Shaw, who lived at 1728 Peninsula Road, East Jordan, MI 49727, died Aug. 8, 2002.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Jack Lloyd Yoak, named personal representative, or proposed personal representative, or to both the probate court at Charlevoix County Bldg., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of this notice.

Nov. 25, 2002
Attorney:
Kevin G. Klevorn (P35531)
215 South Lake Street
Boyne City, MI 49712
231-582-7911
Personal representative:
Jack Lloyd Yoak
6701 State Street
Newberry, MI 49868
906-293-3474

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by David W. Hardy and Amy Hardy, husband and wife (original mortgagors) to The Huntington Mortgage Company, An Ohio Corporation, Mortgagee, dated Dec. 21, 1998, and recorded on Dec. 28, 1998 in Liber 354 on Page 206 in Charlevoix County Records, Mich., and was assigned by said mortgagee to the GMAC Mortgage Company, Assignee by an assignment dated Aug. 1, 2000, which was recorded on Sept. 5, 2000, in Liber 395 on Page 920, Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of EIGHTY THOUSAND FIVE HUNDRED SIXTY-ONE AND 46/100 dollars (\$80,561.46), including interest at 7.000% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Mich. at 11 a.m., on Jan. 10, 2003.

Said premises are situated in TOWNSHIP OF BAY, Charlevoix County, Mich., and are described as: Lot 7, Alpine Mills, according to the plat recorded in Liber 2 of Plats, Page 204, Charlevoix County Records.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Nov. 20, 2002
FOR INFORMATION, PLEASE CALL:
Team W (248) 593-1312
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File # 200229098
Team W

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS
Decedent's Estate
File No. 02-010462-DE
Estate of Mary Ann Yoak, a/k/a Mary Ann Shaw, deceased. Date of birth: April 11, 1927.

TO ALL CREDITORS: NOTICE TO CREDITORS: The decedent, Mary Ann Yoak, a/k/a Mary Ann Shaw, who lived at 1728 Peninsula Road, East Jordan, MI 49727, died Aug. 8, 2002.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Jack Lloyd Yoak, named personal representative, or proposed personal representative, or to both the probate court at Charlevoix County Bldg., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of this notice.

Nov. 25, 2002
Attorney:
Kevin G. Klevorn (P35531)
215 South Lake Street
Boyne City, MI 49712
231-582-7911
Personal representative:
Jack Lloyd Yoak
6701 State Street
Newberry, MI 49868
906-293-3474

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Darrell W. Burt, a single man, to Alliance Funding, a Division of Superior Bank FSB, mortgagee, dated Oct. 19, 2000 and recorded Oct. 30, 2000 in Liber 558, Page 455, Charlevoix County Records. Said mortgage is now held by LaSalle Bank, N.A., fka LaSalle National Bank, as Trustee under the pooling and servicing agreement dated Dec. 1, 2000, Series 2000-4 by assignment submitted to and recorded by the Charlevoix County Register of Deeds. There is claimed to be due on such mortgage the sum of Eighty-Three Thousand Six Hundred Fifty-Five and 54/100 Dollars (\$83,655.54) including interest at the rate of 10.75% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Jan. 10, 2003.

The premises are located in the Township of Jordan, Charlevoix County, Michigan, and are described as:
West 1/2 of the North 1/2 of the Northwest 1/4 of Section 5, Town 31 North, Range 6 West.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a third party buys the property and there is a simultaneous resolution with the borrower.

Dated: Nov. 20, 2002
ORLAND ASSOCIATES PC
Attorneys for LaSalle Bank, N.A., fka LaSalle National Bank, as Trustee under the pooling and servicing agreement dated 12/1/2000, Series 2000-4. As Assignee
P.O. Box 5041
Troy, MI 48007-5041
(248) 457-1000
File No. 199.0768

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS
Decedent's Estate
File No. 02-010475-DE
Estate of Bernice Hattie Anna Mandeville, deceased. Date of birth: May 9, 1916.

TO ALL CREDITORS: NOTICE TO CREDITORS: The decedent, Bernice Hattie Anna Mandeville, who lived at 04311 Boyne City/Charlevoix Raod, Boyne City, MI 49712, died Nov. 9, 2002.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Charlene J. Brown, named personal representative, or proposed personal representative, or to both the probate court at Charlevoix County Bldg., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of this notice.

Nov. 27, 2002
Attorney:
Kevin G. Klevorn (P35531)
215 South Lake Street
Boyne City, MI 49712
231-582-7911
Personal representative:
Charlene J. Brown
1511 Resort Pike
Petoskey, MI 49770
231-347-8272

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS
Decedent's Estate
File No. 02-010475-DE
Estate of Bernice Hattie Anna Mandeville, deceased. Date of birth: May 9, 1916.

TO ALL CREDITORS: NOTICE TO CREDITORS: The decedent, Bernice Hattie Anna Mandeville, who lived at 04311 Boyne City/Charlevoix Raod, Boyne City, MI 49712, died Nov. 9, 2002.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Charlene J. Brown, named personal representative, or proposed personal representative, or to both the probate court at Charlevoix County Bldg., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of this notice.

Nov. 27, 2002
Attorney:
Kevin G. Klevorn (P35531)
215 South Lake Street
Boyne City, MI 49712
231-582-7911
Personal representative:
Charlene J. Brown
1511 Resort Pike
Petoskey, MI 49770
231-347-8272

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS
Decedent's Estate
File No. 02-010475-DE
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Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Charlene J. Brown, named personal representative, or proposed personal representative, or to both the probate court at Charlevoix County Bldg., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of this notice.

Nov. 27, 2002
Attorney:
Kevin G. Klevorn (P35531)
215 South Lake Street
Boyne City, MI 49712
231-582-7911
Personal representative:
Charlene J. Brown
1511 Resort Pike
Petoskey, MI 49770
231-347-8272



Appearing to burst from the earth, "The Awakening," a sculpture at Haines Point, is an impressive, if less-frequented, site in the Washington area.



The walls of the Vietnam Veterans Memorial list the names of those who died serving their country, and reflect the surrounding trees, lawns, monuments and people, who in turn reflect on the names inscribed.

A capital VISIT

Standing at the Washington Monument, you can see in all directions the greatness of our nation's capital. To the east is the U.S. Capitol, The Mall, the Smithsonian Castle. Turning to the south is the Jefferson Memorial and the Tidal Basin; to the west is the Lincoln Memorial and the Reflecting Pool; to the north is the White House and the Ellipse.

It is all so grand. But just as the circle becomes complete, off at the corner of the Federal Triangle a huge mass of humanity appears. It streams into the park next to the monument. Within minutes it is nearly full.

What is it? A huge rally? A political event? A ceremony? Will we be a part of something?

None of the above. This was a real taste of Washington. This is life in the nation's capital, post 9/11.

With all the monuments, museums, federal buildings, and history, this has become almost a routine event.

A threat apparently was called into one of the buildings in the Federal Triangle and all the employees were evacuated - at least that was the explanation given by a small group of employees standing at the far end of the park, who like a group of students at a school fire drill, seemed to want to be the last ones to return.

There was no mention of it on the evening news, nor was there anything printed in the Washington Post the following day. To a seasoned Washington resident, it has become commonplace. "It happens all the time," she said.

Everywhere you go in Washington, security is tight. Police seem to be everywhere. Any building you enter you walk through a scanner. Purses and backpacks are thoroughly checked. Water bottles are not allowed in certain places.

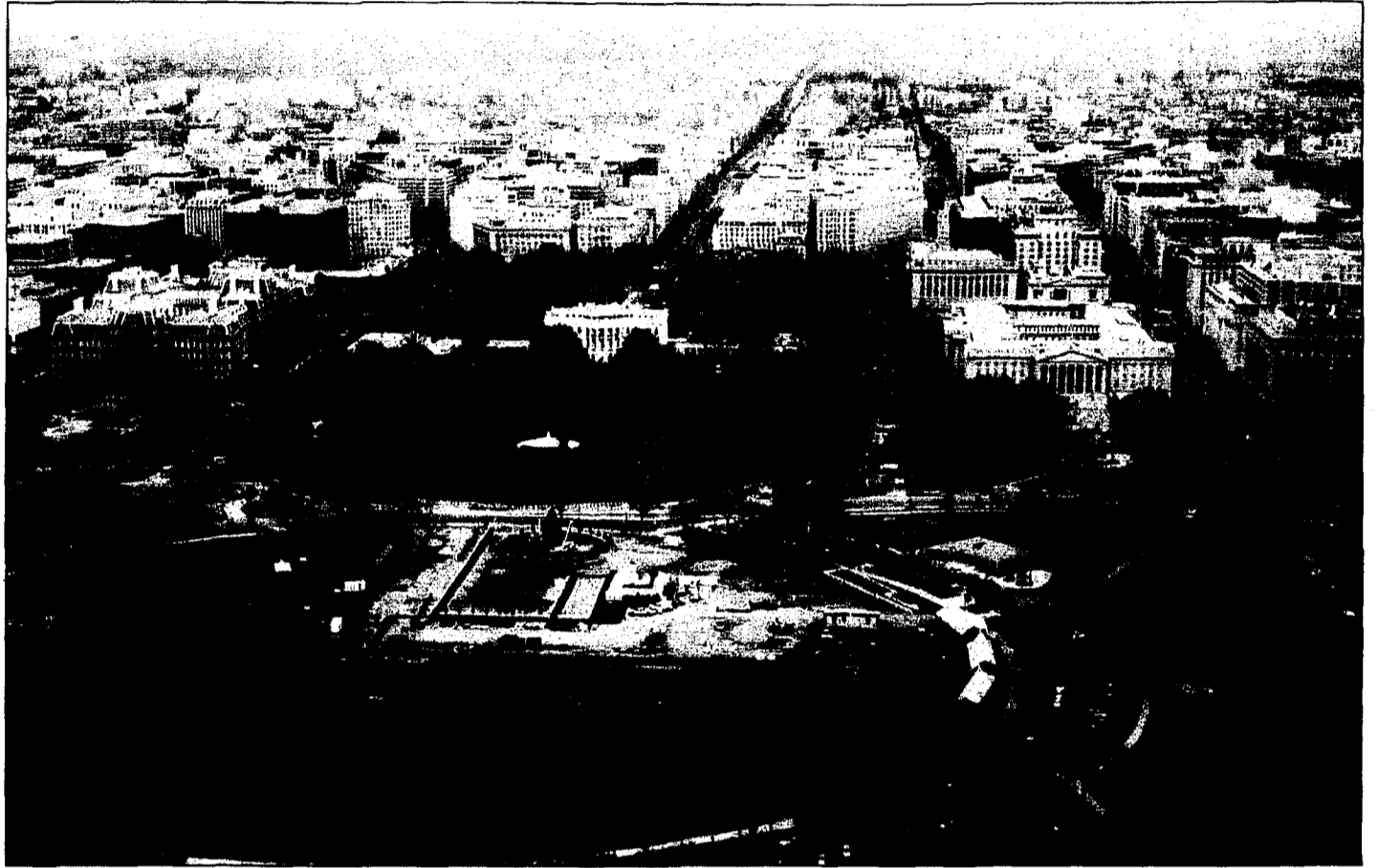
But life goes on. It feels almost normal. You hope someday we will feel safe, like we used to.

Then the next day you are sickened again. Terrorists bombed a hotel in Kenya and missiles were fired at an Israeli jetliner.

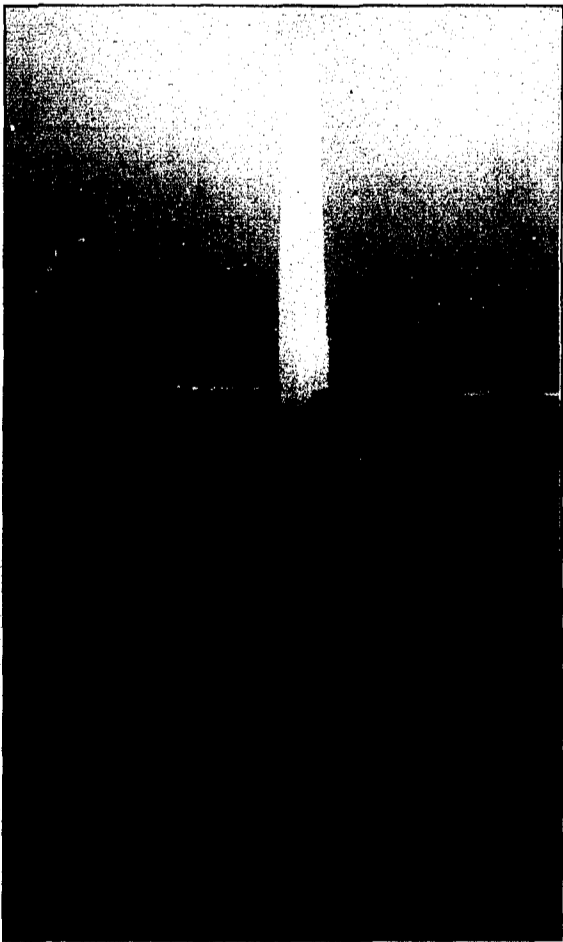
More innocent victims. More hatred. The need for even more security.

But the greatness of what America is and has the potential to be is still evident all around our great capital.

-Hugh Conklin



From the top of the Washington Monument, the White House, though not the largest building in view, is a commanding presence. In the foreground is the Ellipse, home of the national Christmas tree.



Against a backdrop of dark clouds, late afternoon sunlight striking the Washington Monument creates a dramatic scene.



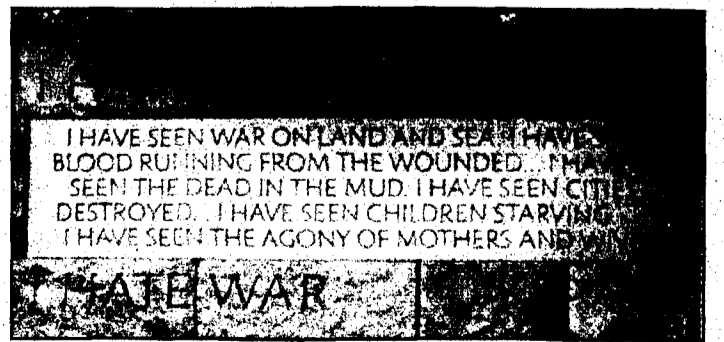
Larger than life describes both the sculpture and the man at the Lincoln Memorial.



Looking down from their lofty perch inside the Capitol dome, these figures depict "The Apotheosis of Washington," painted by the Italian-American artist Constantino Brumidi.



Although seen by millions of visitors each year, the eyes of this soldier at the Korean War Veterans Memorial seem to get up close and personal with each visitor who walks by.



The words of President Franklin D. Roosevelt on the wall at his memorial give one pause considering the current international climate and the threat of war with Iraq.